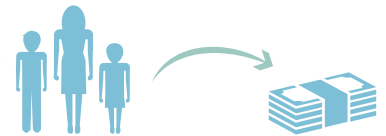


HealthSavings BENEFITS *for* INDIVIDUALS

An HSA account is individually owned



Funds in the account can also be used to pay the eligible medical expenses of your spouse and tax dependents, even if they are not on your HDHP.

3 Simple Ways to Save



**TRIPLE
TAX SAVINGS**



1 CONTRIBUTIONS

Contributions are **TAX DEDUCTIBLE**



2 GROWTH

Earnings and interest invested in mutual funds grow **TAX-FREE**



3 HEALTH

Withdrawals for eligible medical expenses are **TAX-FREE**



Eligible medical expenses include medical, vision, dental and prescriptions

SMARTER INVESTING

- Your choice of mutual funds, debit card, or combination of both.
- First dollar investing - no requirement to fund, or maintain, a balance in a debit card account



LOWER PREMIUMS

Savings from lower premiums can be deposited into the health savings account



The **BALANCE** rolls over year-to-year...



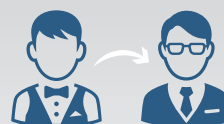
and can **continue to grow**



RETIREMENT PLAN STRATEGY

Savings invested in mutual funds can supplement other retirement plans.

PORTABLE



An HSA...

- ✓ stays with you when you change jobs, change insurance, or retire
- ✓ can provide a safety net between jobs to cover Cobra insurance



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